



# **The Impact of Outsourcing on Banking Efficiency. Empirical Evidence from the US Banking Industry**

*Carolin Fuß*

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In der jüngsten Vergangenheit haben zahlreiche Banken durch Outsourcing auf den sich verstärkenden Wettbewerbsdruck reagiert. Der Begriff "Outsourcing" bezeichnet dabei die teilweise oder vollständige Auslagerung vormals intern erbrachter Leistungen auf einen oder mehrere Dienstleister. Eine derartige Aufteilung von Wertschöpfungsaktivitäten hat sich als Form der institutionellen Leistungserbringung in produzierenden Branchen seit langem etabliert. Die meisten Banken stehen bei der Industrialisierung und inter-organisationalen Optimierung ihrer Geschäftsprozesse jedoch noch am Anfang. In Zeiten einer fortschreitenden Deregulierung, Konsolidierung und Internationalisierung vieler nationaler und regionaler Bankenmärkte sehen viele Banken in Outsourcing die Möglichkeit, ihre operationale Effizienz zu erhöhen. Ob Outsourcing aber ein geeignetes Instrument zur Effizienzsteigerung darstellt, ist bislang empirisch noch unerforscht. An dieser Fragestellung setzt die Verfasserin an. Die Autorin resümiert eingangs die wesentlichen Beiträge der empirischen Outsourcingforschung im Bankenbereich. Anschließend erörtert sie die grundlegenden Effizienzkonzepte und Methoden zur empirischen Effizienzmessung, bevor sie die US-amerikanische Bankenindustrie als Untersuchungsobjekt der eigenen empirischen Analyse skizziert. Den Kern der eigenen empirischen Untersuchung bilden vier Forschungsfragen. Die erste beschreibt eine Längsschnittanalyse der Effizienzwerte von auslagernden Banken in den Jahren vor und nach der Outsourcingtransaktion. Die zweite Forschungsfrage ergänzt die zuvor gefundenen Ergebnisse um den Vergleich mit einer Kontrollgruppe, um auf diese Weise dezidiertere Aussagen über die relative Vorteilhaftigkeit von Outsourcing treffen zu können. Die Forschungsfragen drei und vier untersuchen die Attraktivität von einzelnen Outsourcingstrategien und funktionalen Outsourcingschwerpunkten (zum Beispiel IT- und Business Process Outsourcing). ...

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